

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Horace Cole, Jr.
Shari W Cole
Debtors

Case No. 22-01049-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 19, 2022

User: AutoDocket
Form ID: pdf002

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Horace Cole, Jr., Shari W Cole, 7577 Pinewild Road, Seven Valleys, PA 17360-9176
cr	+ Logan's Reserve Homeowners Association, Inc., c/o Aaron S. Marines, Esquire, 101 North Pointe Boulevard, Suite 202, Lancaster, PA 17601 UNITED STATES 17601-4108
5478619	+ Best Price Propane, 322 Cherry Street, Columbia, PA 17512-1419
5478621	+ CGA Law Firm, 135 N George Street, York, PA 17401-1132
5478626	GB Collects LLC, 1253 Haddonfield Berlin Rd, Voorhees, NJ 08043-4847
5478629	+ JC Ehrlich Pest Control, 5060 Ritter Road, Mechanicsburg, PA 17055-6774
5484977	+ Logan's Reserve Homeowners Association, Russell, Krafft & Gruber, LLP, 101 North Pointe Boulevard, Suite 202, Lancaster, PA 17601-4108
5480159	+ Logan's Reserve Homeowners Association, Inc., c/o Aaron S. Marines, Esquire, Russell, Krafft & Gruber, LLP, 101 North Pointe Boulevard, Suite 202, Lancaster, PA 17601-4108
5478630	+ Logans Reserve HOA, 7400 Player Blvd, Seven Valleys, PA 17360-9194
5485493	+ Metropolitan Edison Company, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel, NJ 07733-1976
5478635	+ Russell Krafft & Gruber LLP, 101 N Pointe Blvd Ste 202, Lancaster, PA 17601-4108
5479129	+ SYNOVUS, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
5478638	Shellpoint/Newrez, PO Box 619063, Dallas, TX 75261-9063
5478639	+ Spine and Sports Rehabilitation, c/o Cornerstone Financial Services, PO Box 507, Jarrettsville, MD 21084-0507
5481246	+ Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
5478644	+ The York Water Compnay, Box 15089, 130 East Market Street, York, PA 17401-1219

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 19 2022 18:41:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5478616	^ MEBN	Aug 19 2022 18:33:27	1st Digital/synovus/vt, PO Box 85650, Sioux Falls, SD 57118-5650
5487753	+ Email/Text: g20956@att.com	Aug 19 2022 18:36:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5478617	+ Email/Text: bankruptcy@rentacenter.com	Aug 19 2022 18:36:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
5478618	+ Email/Text: payments@brsi.net	Aug 19 2022 18:36:00	Advanced Radiology of PA, c/o Business Revenue Systems Inc, PO Box 15097, Fort Wayne, IN 46885-5097
5489276	+ Email/Text: bncmail@w-legal.com	Aug 19 2022 18:36:00	Alliant Capital Management - HDH, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132
5489932	Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2022 18:42:00	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC

			29603-0587
5486958	+ Email/Text: documentfiling@lciinc.com	Aug 19 2022 18:36:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5489943	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 18:36:00	CSMC 2021-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5478620	+ Email/Text: ngisupport@radiusgs.com	Aug 19 2022 18:36:00	Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
5478622	+ Email/Text: documentfiling@lciinc.com	Aug 19 2022 18:36:00	Comcast, Attn: M Gifford, 1701 JFK Blvd, Philadelphia, PA 19103-2899
5478623	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 19 2022 18:41:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5478624	Email/Text: bankruptcydepartment@tsico.com	Aug 19 2022 18:36:00	EOS CCA, PO Box 981025, Boston, MA 02298-1025
5478625	Email/Text: jill@ffcc.com	Aug 19 2022 18:36:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
5487748	Email/Text: bankruptcy@glslc.com	Aug 19 2022 18:36:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29607
5478627	Email/Text: bankruptcy@glslc.com	Aug 19 2022 18:36:00	Global Lending Services LLC, Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603
5478628	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Aug 19 2022 18:36:00	Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
5484414	+ Email/Text: gbechakas@outlook.com	Aug 19 2022 18:36:00	Intercoastal Financial Llc, 7954 Transit Rd #136, Williamsville, NY 14221-4117
5478614	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 19 2022 18:36:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5486235	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 18:41:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5488635	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 19 2022 18:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5478631	+ Email/PDF: pa_dc_claims@navient.com	Aug 19 2022 18:41:51	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
5478632	+ Email/PDF: pa_dc_claims@navient.com	Aug 19 2022 18:41:38	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
5480569	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 19 2022 18:36:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
5478853	+ Email/PDF: rmscedi@recoverycorp.com	Aug 19 2022 18:41:59	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5489022	+ Email/PDF: rmscedi@recoverycorp.com	Aug 19 2022 18:41:59	Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5478615	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 19 2022 18:36:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5489174	Email/Text: perituspendrick@perituservices.com	Aug 19 2022 18:36:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5481589	+ Email/Text: joey@rmscollect.com	Aug 19 2022 18:36:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
5478854	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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Total Noticed: 62

		Aug 19 2022 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5484318	Email/Text: bnc-quantum@quantum3group.com	Aug 19 2022 18:36:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5478633	Email/Text: joey@rmscollect.com	Aug 19 2022 18:36:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
5478634	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2022 18:41:52	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5478641	Email/Text: amieg@stcol.com	Aug 19 2022 18:36:00	State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison, WI 53716
5478636	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 19 2022 18:36:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5481639	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 19 2022 18:36:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5478637	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 18:36:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
5478642	+ Email/PDF: gecsedl@recoverycorp.com	Aug 19 2022 18:41:50	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5478643	Email/PDF: ais.tmobile.ebn@aisinfo.com	Aug 19 2022 18:41:34	T Mobile, PO Box 37380, Albuquerque, NM 87176
5479128	+ Email/Text: bknotices@totalcardinc.com	Aug 19 2022 18:36:00	THE BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
5489941	Email/Text: mtgbk@shellpointmtg.com	Aug 19 2022 18:36:00	THE BANK OF NEW YORK MELLON et al, NewRez LLC et al, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
5478645	+ Email/Text: bknotices@totalcardinc.com	Aug 19 2022 18:36:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
5478646	^ MEBN	Aug 19 2022 18:33:09	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
5488395	Email/PDF: ebn_ais@aisinfo.com	Aug 19 2022 18:41:52	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5478647	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 19 2022 18:36:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
5478648	+ Email/Text: kcm@yatb.com	Aug 19 2022 18:36:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5478640		Springfield Twp York Cty Sewer Auth, Address removed per entry 17
cr	*+	Springfield Township, York County, Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
5487754	*+	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5489278	*+	Alliant Capital Management - HDH, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:

Name	Email Address
Aaron S Marines	on behalf of Creditor Logan's Reserve Homeowners Association Inc. asm@rkglaw.com, dpp@rkglaw.com
Craig S. Sharnetzka	on behalf of Creditor Springfield Township York County, Sewer Authority csharnetzka@cgalaw.com, tlocondro@cgalaw.com;scomegna@cgalaw.com;rmnello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Shari W Cole gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Richard Horace Cole Jr. gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor CSMC 2021-JR1 Trust bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Richard Horace Cole, Jr
Shari W Cole

CHAPTER 13
CASE NO. 1:22-bk-01049

- ☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☒ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$151,250.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/2022	03/2027	\$2,750.00	\$0.00	\$2,750.00	\$151,250.00
04/2027	08/2027	\$0.00	\$0.00	\$0.00	\$0.00
				Total Payments:	\$151,250.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
Chrysler Cap/Santander Consumer USA	Attn: Bankruptcy; Po Box 961245; Fort Worth, TX 76161	1000	\$203.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Select Portfolio Servicing, Inc	7577 Pinewild Road Seven Valleys, PA 17360	3854
Shellpoint/Newrez	7577 Pinewild Road Seven Valleys, PA 17360	8976
Global Lending	2013 Lexus RX	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Select Portfolio Servicing, Inc	7577 Pinewild Road Seven Valleys, PA 17360	As per POC (estimated to be \$34,326.00)	\$0.00	As per POC (estimated to be \$33,854.82)
Shellpoint/Newrez	7577 Pinewild Road Seven Valleys, PA 17360	As per POC (estimated to be \$34,500.00)	\$0.00	As per POC (estimated to be \$34,026.43)
Global Lending	2013 Lexus RX	As per POC (estimated to be \$325.00)	\$0.00	As per POC (estimated to be \$325.00)

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. § 1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Logans Reserve HOA	7577 Pinewild Road Seven Valleys, PA	\$10,509.12 (as per, filed, POC)	0.00%	\$10,509.12 (as per, filed, POC)
Springfield Twp, York Cty, Sewer Authority	7577 Pinewald Road, Seven Valleys, PA	\$8,418.76 (as per, filed POC)	1.00%	\$8,418.76 (as per, filed, POC)

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

- ☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Chrysler Cap/Santander Consumer USA	MDX Acura 2016 150000 miles Stated value as per average of NADA (\$22,050.00) and Kelley Blue Book (\$13,821.00)	\$17,935.50	5.75%	\$20,605.30	Plan

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
York Adams Tax Bureau	\$12,778.83 (as per, filed, POC, based on estimated tax due)
PA Dept of Revenue	\$182.57 (as per, filed POC)
IRS (Debtor Richard Cole - 2021)	\$534.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
 (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

ADDENDUM TO CHAPTER 13 PLAN

1A. If one of the Debtors is not employed at the time of the filing of the Plan, but has the ability to work, Debtors will notify counsel when he (or she) returns to work, and any necessary adjustments to the Plan will be made at that time.

2(C) & 2(D). Said amounts are estimated. Debtor will pay the amount as stated in the Proof of Claim unless an objection is filed to the claim, in which case debtor will pay the amount determined by the Court or as agreed to by the parties. Debtor waives the right to object to these claims after the Plan is confirmed.

2(E). Amounts stated are estimated. If an objection is filed to a Proof of Claim, payment of the amount determined by the Court or as stipulated to by the parties.

2F. The collateral being surrendered is being surrendered in full satisfaction of debt.

3B. IRS, PA Department of Revenue and local tax claims - The priority and/or secured portion of a timely filed allowed Proof of Claim relating to tax claims referenced shall be paid in full through the Plan. If an objection is filed to any such claim, the amount of the unsecured priority and secured claim determined by the Court or through agreement of the parties shall be paid in full through the Plan.

Debtor may in the future provide for payment of post petition federal, state and/or local tax claims to the detriment of non priority unsecured claims.

3A(2). Attorney fees. Debtor's counsel will bill attorney's time at \$295.00 per hour associates time at \$235.00 per hour and paralegal time at \$135.00 per hour. Said hourly fees are subject to change upon reasonable notice to Debtor(s). Debtor's counsel will submit a Fee Application to the Court for approval of fees. Only those fees and costs approved by the Court shall be paid by the Trustee to counsel.

In addition to fees, Debtors will be responsible for expenses, including photo copying, travel (where applicable), postage, court costs, filing fees, and similar expenses which are incurred by counsel in the course of performing services to the Debtors.

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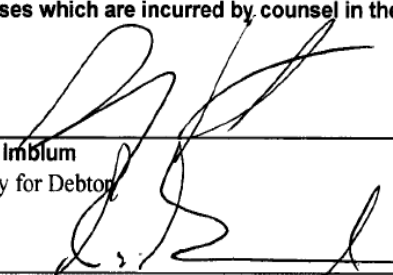
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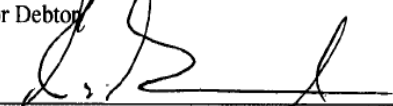
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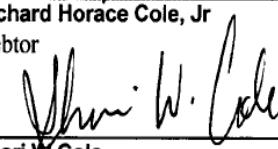
Dated: 8/4/2022



Gary J. Imblum
Attorney for Debtor



Richard Horace Cole, Jr
Debtor



Shari W. Cole
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.